



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name RENASANT CORPORATION

City/State TUPELO, MS

Bank Holding Company Information

Federal Reserve District: 8
 Consolidated Assets (\$000): 14,929,612
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

RENASANT CORPORATION
209 TROY STREET

TUPELO, MS 38804

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	14,486,237	12,873,087	11,113,704	9,505,407	
Net income (\$000)	83,651	167,596	146,920	92,188	
Number of BHCs in peer group	128	125	118	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83	3.64	3.29	78			
+ Non-interest income	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57	1.39	0.93	81			
- Overhead expense	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76	3.17	2.60	81			
- Provision for credit losses	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26	0.08	0.11	42			
+ Securities gains (losses)	0	0.02	28	0	0.01	58	0	0	39	0	0.01	46			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	6			
= Pretax net operating income (tax equivalent)	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68	1.77	1.55	69			
Net operating income	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53			
Net income	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	4	3.55	77	4.98	4.41	84	4.85	4.24	84	4.62	4.06	89			
Interest expense	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36	0.46	0.54	38			
Net interest income (tax equivalent)	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84	4.17	3.54	89			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22	0.06	0.10	46			
Earnings coverage of net loan and lease losses (X)	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87	41.07	0.97	74			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20	0.61	0.95	18			
Allowance for loan and lease losses / Total loans and leases	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20	0.60	0.94	17			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.71	37	0.36	0.57	29	0.29	0.61	14	0.40	0.57	35			
30-89 days past due loans and leases / Total loans and leases	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48	0.36	0.32	64			
Liquidity and Funding															
Net noncore funding dependence	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18	6.28	13.97	23			
Net short-term noncore funding dependence	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33	3.75	9.65	24			
Net loans and leases / Total assets	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75	78.15	72.64	71			
Capitalization															
Tier 1 leverage ratio	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65	10.18	10.04	57			
Holding company equity capital / Total assets	14.29	11.16	89	15.86	12.43	87	15.80	12.22	86	15.41	10.84	95			
Total equity capital (including minority interest) / Total assets	14.29	11.29	89	15.86	12.57	86	15.80	12.27	85	15.41	10.89	95			
Common equity tier 1 capital / Total risk-weighted assets	10.93	12.38	30	11.12	12.17	32	11.05	12.12	38	11.34	11.90	48			
Net loans and leases / Equity capital (X)	5.24	5.58	44	4.68	5.21	38	4.62	5.29	31	5.07	6.82	15			
Cash dividends / Net income	59.93	42.30	75	30.37	33.12	47	29.69	27.31	50	37.33	32.32	49			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			19.39				
Growth Rates															
Assets	11.41	16.68	36	3.60	9.26	34	31.59	7	92	12.99	9.89	74			
Equity capital	0.33	6.99	18	4	10.49	30	34.91	7.89	92	22.88	13.71	79			
Net loans and leases	12.25	9.07	69	5.40	9.10	46	22.95	7.89	90	21.22	12.54	80			
Noncore funding	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94	-35.52	-3.35	18			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Long-term debt / Equity capital	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52	7.53	4.39	67			
Equity investment in subsidiaries / Equity capital	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81	107.06	105.17	56			
Cash from ops + noncash items + op expense / Op expense + dividends	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20	78.10	100.80	27			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	462,935	498,470	426,069	342,872		-7.13	96.47
Income from lease financing receivables.....	3,497	2,866	2,305	1,600		22.02	445.55
Fully taxable income on loans and leases.....	465,906	501,076	427,994	343,633		-7.02	97.31
Tax-exempt income on loans and leases.....	526	260	380	839		102.31	307.75
Estimated tax benefit on income on loans and leases.....	532	287	328	723		85.32	448.03
Income on loans and leases (tax equivalent).....	466,964	501,623	428,702	345,195		-6.91	97.57
Investment interest income (tax equivalent).....	36,864	41,372	35,964	36,080		-10.90	10.05
Interest on balances due from depository institutions.....	1,189	5,892	3,076	2,314		-79.82	455.61
Interest income on other earning assets.....	0	22	13	7		-100.00	-100.00
Total interest income (tax equivalent).....	505,017	548,909	467,755	383,596		-8.00	86.85
Interest on time deposits of \$250K or more.....	8,150	10,017	6,348	3,122		-18.64	
Interest on time deposits < \$250K.....	21,113	29,729	18,866	11,544		-28.98	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	24,753	42,249	24,546	9,954		-41.41	390.94
Interest on other borrowings and trading liabilities.....	9,604	8,477	10,030	7,301		13.29	20.81
Interest on subordinated debt and mandatory convertible securities.....	7,715	8,451	5,539	5,932		-8.71	
Total interest expense.....	71,335	98,923	65,329	37,853		-27.89	229.26
Net interest income (tax equivalent).....	433,682	449,986	402,426	345,743		-3.62	74.44
Non-interest income.....	242,766	150,858	141,012	131,992		60.92	127.94
Adjusted operating income (tax equivalent).....	676,448	600,844	543,438	477,735		12.58	90.49
Overhead expense.....	479,268	372,126	342,064	301,618		28.79	96.87
Provision for credit losses.....	86,850	7,050	6,810	7,550			1728.42
Securities gains (losses).....	46	348	-16	148		-86.78	-52.08
Other tax equivalent adjustments.....	0	0	0	-93			
Pretax net operating income (tax equivalent).....	110,376	222,016	194,548	168,622		-50.28	3.14
Applicable income taxes.....	19,840	48,091	41,727	67,681		-58.74	-37.51
Tax equivalent adjustments.....	6,885	6,329	5,901	8,753		8.78	-5.10
Applicable income taxes (tax equivalent).....	26,725	54,420	47,628	76,434		-50.89	-31.48
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	83,651	167,596	146,920	92,188		-50.09	22.99
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	83,651	167,596	146,920	92,188		-50.09	22.99
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	83,651	167,596	146,920	92,188		-50.09	22.99
Investment securities income (tax equivalent).....	36,864	41,372	35,964	36,080		-10.90	10.05
US Treasury and agency securities (excluding mortgage-backed securities).....	104	1,300	735	728		-92.00	-96.30
Mortgage-backed securities.....	21,367	27,112	21,755	15,833		-21.19	70.34
All other securities.....	15,393	12,960	13,474	19,519		18.77	-15.14
Cash dividends declared.....	50,134	50,901	43,614	34,416		-1.51	104.15
Common.....	50,134	50,901	43,614	34,416		-1.51	104.15
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.49	3.27	66	4.26	4	69	4.21	3.87	71	4.04	3.78	73			
Less: Interest expense	0.49	0.48	60	0.77	0.98	35	0.59	0.79	33	0.40	0.50	34			
Equals: Net interest income (tax equivalent)	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83	3.64	3.29	78			
Plus: Non-interest income	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57	1.39	0.93	81			
Equals: adjusted operating income (tax equivalent)	4.67	4.04	80	4.67	4.41	66	4.89	4.46	75	5.03	4.26	84			
Less: Overhead expense	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76	3.17	2.60	81			
Less: Provision for credit losses	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26	0.08	0.11	42			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	31	0	0.01	58	0	0	36	0	0.01	46			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	6			
Equals: Pretax net operating income (tax equivalent)	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68	1.77	1.55	69			
Less: Applicable income taxes (tax equivalent)	0.18	0.23	35	0.42	0.36	70	0.43	0.33	80	0.80	0.59	79			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	47			
Equals: Net operating income	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	49			
Equals: Net income	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53			
Memo: Net income (last four quarters)	0.58	0.82	24	1.30	1.19	59	1.32	1.24	57	0.97	0.95	53			
Net income—BHC and noncontrolling (minority) interest	0.58	0.83	24	1.30	1.20	60	1.32	1.25	56	0.97	0.95	53			
Margin Analysis															
Average earning assets / Average assets	87.12	92.32	5	85.66	91.05	6	86.87	91.48	8	87.27	93.19	3			
Average interest-bearing funds / Average assets	60.56	64.06	34	64.53	65.57	46	66.34	65.56	58	64.78	70.06	29			
Interest income (tax equivalent) / Average earning assets	4	3.55	77	4.98	4.41	84	4.85	4.24	84	4.62	4.06	89			
Interest expense / Average earning assets	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36	0.46	0.54	38			
Net interest income (tax equivalent) / Average earning assets	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84	4.17	3.54	89			
Yield or Cost															
Total loans and leases (tax equivalent)	4.26	4.27	54	5.27	5.09	67	5.08	4.95	69	4.91	4.52	78			
Interest-bearing bank balances	0.35	0.27	75	2.06	2.04	46	1.73	1.64	59	1.63	1.13	86			
Federal funds sold and reverse repos		0.68			2.44			2.17			0.83				
Trading assets		0.60			0.99			1.11			0.48				
Total earning assets	3.95	3.51	77	4.92	4.36	83	4.78	4.20	84	4.52	3.98	88			
Investment securities (tax equivalent)	2.88	2.25	89	3.32	2.76	87	3.39	2.68	91	3.35	2.61	87			
US Treasury and agency securities (excluding mortgage-backed securities)	0.67	1.75	8	10.96	2.32	98	3.68	2.05	97	2.53	1.66	92			
Mortgage-backed securities	2.21	2.05	62	2.65	2.61	57	2.47	2.50	48	2.52	2.19	85			
All other securities	5.06	3.24	90	5.96	4.06	89	5.76	4.20	86	5.92	3.85	91			
Interest-bearing deposits	0.68	0.53	70	1.06	1.10	52	0.72	0.81	45	0.42	0.52	41			
Time deposits of \$250K or more	1.65	1.42	70	1.78	1.96	33	1.39	1.44	42						
Time deposits < \$250K	1.45	1.36	57	1.70	1.82	37	1.18	1.29	40						
Other domestic deposits	0.41	0.36	66	0.77	0.93	41	0.50	0.67	38						
Foreign deposits		0.42			1.19			0.97			0.84				
Federal funds purchased and repos	0.58	0.62	61	0.15	1.86	6	0.18	1.51	5	0.16	0.68	17			
Other borrowed funds and trading liabilities	0.94	1.50	25	2.34	2.38	49	2.34	2.28	56	1.36	1.48	47			
All interest-bearing funds	0.81	0.74	62	1.19	1.49	30	0.89	1.19	29	0.61	0.71	38			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	242,766	150,858	141,012	131,992	
Fiduciary activities income	6,873	5,805	5,042	4,529	
Service charges on deposit accounts - domestic	30,087	34,860	33,686	32,328	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	9,631	8,628	8,498	7,354	
Insurance activities revenue	9,924	9,747	9,422	9,177	
Venture capital revenue	0	0	0	0	
Net servicing fees	-18,336	1,509	4,596	2,580	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	159,182	45,226	38,337	19,683	
Other non-interest income	45,405	45,083	41,431	56,341	
Total overhead expenses	479,268	372,126	342,064	301,618	
Personnel expense	302,388	250,784	214,294	184,540	
Net occupancy expense	50,278	46,970	38,660	34,591	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	7,121	8,105	7,179	6,530	
Other operating expenses	119,481	66,267	81,931	75,957	
Fee income on mutual funds and annuities	9,630	8,627	8,499	7,354	
Memoranda					
Assets under management in proprietary mutual funds and annuities	69,564	103,524	0	0	
Number of equivalent employees	2,524	2,527	2,359	2,102	
Average personnel expense per employee	119.81	99.24	90.84	87.79	
Average assets per employee	5,739.40	5,094.22	4,711.19	4,522.08	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.97	2.02	78	5.72	2.72	80	6.03	3.08	77	5.57	1.89	86			
Overhead expenses / Net Interest Income + non-interest income	71.58	62.28	82	62.59	61.29	60	63.64	60.88	65	64.33	62.21	55			
Percent of Average Assets															
Total overhead expense	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76	3.17	2.60	81			
Personnel expense	2.09	1.30	93	1.95	1.41	88	1.93	1.44	87	1.94	1.47	87			
Net occupancy expense	0.35	0.26	82	0.36	0.28	80	0.35	0.28	72	0.36	0.32	68			
Other operating expenses	0.87	0.94	62	0.58	0.97	13	0.80	0.97	38	0.87	0.79	65			
Overhead less non-interest income	1.63	1.25	78	1.72	1.32	76	1.81	1.38	80	1.78	1.65	65			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	70.85	61.82	82	61.93	60.64	60	62.94	60.37	64	63.14	61.01	61			
Personnel expense	44.70	32.36	96	41.74	32.39	92	39.43	32.51	84	38.63	34.72	77			
Net occupancy expense	7.43	6.58	65	7.82	6.52	74	7.11	6.48	63	7.24	7.51	47			
Other operating expenses	18.72	22.28	41	12.38	21.20	3	16.40	20.90	21	17.27	18.30	41			
Total non-interest income	35.89	28.83	68	25.11	29.23	50	25.95	28.50	52	27.63	21.24	77			
Fiduciary activities income	1.02	2.09	43	0.97	1.97	43	0.93	2.14	42	0.95	1.95	53			
Service charges on domestic deposit accounts	4.45	3.27	69	5.80	3.88	76	6.20	4.15	76	6.77	3.83	87			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	40			
Investment banking fees and commissions	1.42	2.46	50	1.44	3.54	48	1.56	3.42	46	1.54	0.92	76			
Insurance activities revenue	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87	1.92	0.44	86			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48			
Net servicing fees	-2.71	0.01	5	0.25	0.28	64	0.85	0.65	70	0.54	0.40	73			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	23.53	3.92	95	7.53	1.86	94	7.05	1.61	93	4.12	2.38	75			
Other non-interest income	6.71	9.65	39	7.50	10.04	41	7.62	9.86	45	11.79	7.34	86			
Overhead less non-interest income	34.96	31.93	53	36.83	31.06	60	37	31.46	63	35.51	39.09	34			
Applicable income taxes / Pretax net operating income (tax equivalent)	17.97	18.63	39	21.66	20.56	58	21.45	19.04	72	40.14	33.75	64			
Applicable income tax + TE / Pretax net operating income + TE	24.21	21.18	75	24.51	23.23	66	24.48	21.56	75	45.33	38.57	68			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	8,529,035	8,255,633	7,807,368	6,512,956		3.31	75.78
Commercial and industrial loans	2,497,212	1,333,903	1,269,386	958,909		87.21	303.75
Loans to individuals	209,537	302,430	329,411	122,276		-30.72	82.06
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	9,471	11,802	12,687	11,872		-19.75	-21.26
Other loans and leases	106,163	104,142	75,704	122,625		1.94	158.15
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	11,351,418	10,007,910	9,494,556	7,728,638		13.42	101.31
Less: Allowance for loan and lease losses	176,144	52,162	49,026	46,211		237.69	315.07
Net loans and leases	11,175,274	9,955,748	9,445,530	7,682,427		12.25	99.69
Debt securities that reprice or mature in over 1 year	1,312,281	1,251,903	1,183,547	637,615		4.82	24.54
Mutual funds and equity securities	0	0	0	0			-100.00
Subtotal	12,487,555	11,207,651	10,629,077	8,320,042		11.42	87.66
Interest-bearing bank balances	456,831	223,865	370,596	93,615		104.07	1221.70
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	31,176	38,710	67,230	33,873		-19.46	-15.08
Trading assets	0	0	0	0			
Total earning assets	12,975,562	11,470,226	11,066,903	8,447,530		13.12	92.63
Non-interest-bearing cash and due from depository institutions	176,372	191,065	198,515	187,838		-7.69	-0.36
Premises, fixed assets, and leases	300,496	309,697	209,168	183,254		-2.97	77.67
Other real estate owned	5,972	8,010	11,040	15,934		-25.44	-83.13
Investment in unconsolidated subsidiaries	3,591	3,591	3,591	2,878		0.00	12.64
Intangible and other assets	1,467,619	1,418,029	1,445,661	992,547		3.50	82.15
Total assets	14,929,612	13,400,618	12,934,878	9,829,981		11.41	88.35
Quarterly average assets	14,859,854	13,142,319	12,738,231	10,250,620		13.07	88.20
Average loans and leases (YTD)	10,952,423	9,526,271	8,446,849	7,024,718		14.97	126.66
Memoranda							
Loans held-for-sale	417,771	318,272	411,427	108,316		31.26	85.47
Loans not held-for-sale	10,933,647	9,689,638	9,083,129	7,620,322		12.84	101.97
Real estate loans secured by 1-4 family	2,978,247	3,008,860	2,871,471	2,352,812		-1.02	57.46
Commercial real estate loans	5,482,195	5,165,239	4,840,646	4,085,176		6.14	89.90
Construction and land development	1,145,516	1,158,596	1,062,777	911,997		-1.13	89.10
Multifamily	404,953	335,890	247,609	257,051		20.56	128.66
Nonfarm nonresidential	3,931,726	3,670,753	3,530,260	2,916,128		7.11	86.87
Real estate loans secured by farmland	68,593	81,534	95,251	74,968		-15.87	-7.00
Total investment securities	1,343,457	1,290,613	1,250,777	671,488		4.09	21.56
U.S. Treasury securities	7,079	499	0	0		1318.64	
US agency securities (excluding mortgage-backed securities)	7,387	11,024	12,911	13,561		-32.99	-94.17
Municipal securities	305,186	223,131	203,269	234,481		36.77	-14.57
Mortgage-backed securities	986,441	1,032,256	1,015,159	406,765		-4.44	65.10
Asset-backed securities	9,012	9,986	10,633	9,388		-9.75	-53.71
Other debt securities	28,352	13,717	8,805	7,293		106.69	
Mutual funds and equity securities	0	0	0	0			-100.00
Available-for-sale securities	1,343,457	1,290,613	1,250,777	671,488		4.09	107.71
U.S. Treasury securities	7,079	499	0	0		1318.64	
US agency securities (excluding mortgage-backed securities)	7,387	11,024	12,911	13,561		-32.99	-71.07
Municipal securities	305,186	223,131	203,269	234,481		36.77	
Mortgage-backed securities	986,441	1,032,256	1,015,159	406,765		-4.44	65.10
Asset-backed securities	9,012	9,986	10,633	9,388		-9.75	-53.71
Other debt securities	28,352	13,717	8,805	7,293		106.69	
Mutual funds and equity securities	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	41,484	13,742	-13,752	-2,616		201.88	
Structured notes, fair value	0	0	0	0			-100.00
Pledged securities	614,610	444,603	637,608	243,755		38.24	-14.49

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	3,685,048	2,551,770	2,318,706	1,840,424		44.41	188.27
NOW, ATS and transaction accounts	618,962	431,440	335,566	289,319		43.46	308.87
Time deposits less brokered deposits) < \$250K	1,288,126	1,597,031	1,708,740	1,253,163		-19.34	
MMDA and other savings accounts	6,059,183	5,069,324	5,111,502	3,984,648		19.53	83.97
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	11,651,319	9,649,565	9,474,514	7,367,554		20.74	113.28
Time deposits of \$250K or more	407,762	558,468	515,351	357,130		-26.99	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	21,340	9,091	7,706	6,814		134.74	-94.95
Secured federal funds purchased	10,393	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	100	480,004	381,811	83,026		-99.98	-61.69
Other borrowings w/remaining maturity over 1 year	152,067	152,334	4,932	7,566		-0.18	187.67
Brokered deposits < \$250K	0	5,135	138,692	196,391		-100.00	
Noncore funding	581,269	1,205,032	1,048,492	650,927		-51.76	-52.78
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	323,012	224,170	256,875	199,955		44.09	239.67
Other liabilities	241,279	196,162	111,084	96,562		23.00	139.89
Total liabilities	12,796,879	11,274,929	10,890,965	8,314,998		13.50	85.74
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	296,483	296,483	296,483	249,951		0.00	43.60
Common surplus	1,296,963	1,294,276	1,288,911	898,095		0.21	121.35
Retained earnings	615,773	617,355	500,660	397,354		-0.26	122.83
Accumulated other comprehensive income	25,068	764	-17,896	-10,511		3181.15	
Other equity capital components	-101,554	-83,189	-24,245	-19,906			
Total holding company equity capital	2,132,733	2,125,689	2,043,913	1,514,983		0.33	105.70
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,132,733	2,125,689	2,043,913	1,514,983		0.33	105.70
Total liabilities and capital	14,929,612	13,400,618	12,934,878	9,829,981		11.41	88.35
Memoranda							
Non-interest-bearing deposits	3,685,048	2,551,770	2,318,706	1,840,424		44.41	188.27
Interest-bearing deposits	8,374,033	7,661,398	7,809,851	6,080,651		9.30	69.51
Total deposits	12,059,081	10,213,168	10,128,557	7,921,075		18.07	93.92
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,125,689	2,043,913	1,514,983	1,232,883			
Accounting restatements	-35,099	0	0	0			
Net income	83,651	167,596	146,920	92,188			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	2,687	5,365	2,829	1,513			
Sale of treasury stock	6,204	4,000	2,723	4,126			
Less: Purchase of treasury stock	24,569	62,944	7,062	2,340			
Changes incident to business combinations	0	0	434,519	213,590			
Less: Dividends declared	50,134	50,901	43,614	34,416			
Change in other comprehensive income	24,304	18,660	-7,385	7,439			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,132,733	2,125,689	2,043,913	1,514,983			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	57.13	36.22	90	61.61	37.78	92	60.36	37.19	92	66.26	53.41	78			
Commercial and industrial loans	16.73	13.52	65	9.95	12.02	41	9.81	12.85	42	9.75	10.82	54			
Loans to individuals	1.40	3.40	48	2.26	4.20	51	2.55	4.31	53	1.24	2.58	55			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans	0.06	0.19	58	0.09	0.24	61	0.10	0.30	62	0.12	0.51	57			
Other loans and leases	0.71	4.63	13	0.78	5.01	9	0.59	5	8	1.25	2.62	42			
Net loans and leases	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75	78.15	72.64	71			
Debt securities over 1 year	8.79	15.55	19	9.34	14.60	18	9.15	14.63	20	6.49	13.96	14			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.07	15			
Subtotal	83.64	78.16	68	83.64	79.65	49	82.17	79.97	36	84.64	87.26	26			
Interest-bearing bank balances	3.06	7.51	21	1.67	3.06	44	2.87	3.04	58	0.95	2.34	38			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35			
Debt securities 1 year or less	0.21	1.68	15	0.29	1.91	21	0.52	1.96	27	0.34	1.92	23			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35			
Total earning assets	86.91	91.05	9	85.59	89.53	11	85.56	89.74	9	85.94	92.22	1			
Non-interest cash and due from depository institutions	1.18	1.07	55	1.43	1.14	74	1.53	1.21	76	1.91	1.26	85			
Other real estate owned	0.04	0.02	77	0.06	0.03	79	0.09	0.04	84	0.16	0.06	85			
All other assets	11.91	7.82	90	12.98	9.27	86	12.91	8.98	88	12.15	6.45	99			
Memoranda															
Short-term investments	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43	1.30	4.63	18			
U.S. Treasury securities	0.05	0.84	46	0	1.03	29	0	1.04	14	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.05	0.63	30	0.08	0.54	42	0.10	0.69	36	0.14	1.50	26			
Municipal securities	2.04	1.69	63	1.67	1.34	67	1.57	1.62	60	2.39	2.97	55			
Mortgage-backed securities	6.61	11.75	24	7.70	11.44	29	7.85	11.13	28	4.14	9.19	17			
Asset-backed securities	0.06	0.32	61	0.07	0.28	64	0.08	0.33	65	0.10	0.23	74			
Other debt securities	0.19	0.42	51	0.10	0.39	51	0.07	0.41	49	0.07	0.48	45			
Loans held-for-sale	2.80	0.52	95	2.38	0.39	95	3.18	0.30	95	1.10	0.32	87			
Loans held for investment	73.23	61.72	82	72.31	63.50	73	70.22	63.93	57	77.52	72.42	69			
Real estate loans secured by 1-4 family	19.95	11.91	87	22.45	13.29	84	22.20	13.46	84	23.94	16.44	77			
Revolving	3.44	1.66	82	4.28	2.07	84	4.71	2.27	85	5.72	2.71	84			
Closed-end, secured by first liens	16.32	9.81	83	17.88	10.69	81	17.12	10.57	82	17.85	13.03	73			
Closed-end, secured by junior liens	0.19	0.22	57	0.29	0.28	62	0.36	0.31	63	0.36	0.39	56			
Commercial real estate loans	36.72	22.22	86	38.54	22.23	88	37.42	21.58	87	41.56	33.79	74			
Construction and land development	7.67	3.40	88	8.65	3.44	90	8.22	3.51	90	9.28	4.55	87			
Multifamily	2.71	3.12	54	2.51	3.01	50	1.91	2.72	44	2.61	5.32	36			
Nonfarm nonresidential	26.34	14.72	87	27.39	14.69	88	27.29	14.44	89	29.67	22.30	78			
Real estate loans secured by farmland	0.46	0.33	71	0.61	0.36	76	0.74	0.41	77	0.76	0.81	65			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	75.14	57.15	82	82.49	57.46	92	82.23	56.49	92	84.27	73.20	73			
Real estate loans secured by 1-4 family	26.24	19.43	71	30.06	20.75	82	30.24	21.10	84	30.44	22.92	71			
Revolving	4.52	2.64	77	5.73	3.15	80	6.42	3.50	82	7.27	3.76	80			
Closed-end	21.72	16.59	71	24.33	17.39	75	23.82	17.39	75	23.17	18.68	67			
Commercial real estate loans	48.30	34.63	75	51.61	33.52	84	50.98	32.14	84	52.86	46.38	69			
Construction and land development	10.09	5.26	83	11.58	5.09	89	11.19	5.20	85	11.80	6.35	84			
1-4 family	2.17	0.93	79	2.89	0.94	87	2.84	1.02	86	2.63	1.50	78			
Other	7.92	4.19	86	8.69	4.02	90	8.35	4.05	86	9.17	4.76	89			
Multifamily	3.57	4.96	43	3.36	4.69	44	2.61	4.10	40	3.33	7.13	33			
Nonfarm nonresidential	34.64	22.93	81	36.68	22.15	84	37.18	21.40	90	37.73	30.84	74			
Owner-occupied	14	7.68	85	15.55	7.72	87	15.85	8.03	88	16.81	10.55	87			
Other	20.64	14.95	70	21.13	14.34	74	21.33	13.38	80	20.92	19.91	61			
Real estate loans secured by farmland	0.60	0.54	69	0.81	0.55	74	1	0.63	75	0.97	1.19	62			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Commercial and industrial loans	22	22.17	54	13.33	19.53	30	13.37	20.32	28	12.41	15.52	46			
Loans to individuals	1.85	6.13	44	3.02	7.13	48	3.47	7.36	48	1.58	3.90	54			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34			
Agricultural loans	0.08	0.32	55	0.12	0.37	58	0.13	0.46	59	0.15	0.76	56			
Other loans and leases	0.94	9.09	12	1.04	9.85	10	0.80	9.66	9	1.59	3.75	38			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	598.64	381.27	90	627.92	391.26	89	630.93	379.80	94	634.91	518.19	72			
Real estate loans secured by 1-4 family	209.04	125.03	85	228.85	138.18	81	232.05	137.84	83	229.36	159.68	77			
Revolving	36.02	17.42	84	43.62	21.26	83	49.25	23.33	84	54.80	26.74	82			
Closed-end	173.02	106.14	84	185.23	115.20	79	182.80	112.79	81	174.56	130.06	71			
Commercial real estate loans	384.79	234.65	85	392.87	229.44	84	391.18	219.72	86	398.24	328.67	73			
Construction and land development	80.40	35.62	88	88.12	34.95	91	85.89	35.36	91	88.90	44.44	85			
1-4 family	17.31	6.34	85	21.99	6.61	88	21.78	7.04	88	19.83	10.44	80			
Other	63.09	28.16	91	66.14	27.32	91	64.10	27.26	94	69.07	33.34	89			
Multifamily	28.42	32.74	51	25.55	31.04	47	20.01	27.85	44	25.06	51.49	35			
Nonfarm nonresidential	275.96	155.06	89	279.20	152.10	87	285.29	147.22	88	284.27	217.26	77			
Owner-occupied	111.54	52.37	89	118.33	53.07	91	121.62	54.89	90	126.68	73.43	90			
Other	164.42	100.54	81	160.87	97.41	75	163.66	91.80	82	157.60	140.40	62			
Real estate loans secured by farmland	4.81	3.44	71	6.20	3.60	77	7.70	4.02	77	7.31	7.80	64			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	175.28	139.91	68	101.46	122.02	43	102.58	128.82	42	93.48	105.25	50			
Loans to individuals	14.71	37.47	50	23	43.51	50	26.62	42.67	54	11.92	23.98	59			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34			
Agricultural loans	0.66	1.88	60	0.90	2.18	62	1.03	2.72	63	1.16	4.90	56			
Other loans and leases	7.45	49.54	12	7.92	52.44	11	6.12	51.79	9	11.95	25.83	42			
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.30	27.32	66	36.07	26.45	72	35.13	24.79	74	36.04	35.69	58			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	273.24	183.76	81	274.54	178.57	79	269.56	167.93	78	271.56	253.35	64			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	384.79	240.85	85	392.87	236.10	84	391.18	225.98	86	398.24	331.68	73			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43	1.30	4.63	18			
Liquid assets	10.95	26.22	9	10.89	22.44	17	12.35	22.72	18	7.14	15.94	4			
Investment securities	9	17.85	15	9.63	16.99	16	9.67	17.27	13	6.83	16.65	8			
Net loans and leases	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75	78.15	72.64	71			
Net loans, leases and standby letters of credit	75.46	62.48	86	75	64.84	78	73.83	65.07	74	78.85	73.08	71			
Core deposits	78.04	70.67	66	72.01	63.09	65	73.25	62.13	70	74.95	69.79	71			
Noncore funding	3.89	14.13	11	8.99	19.36	23	8.11	21.34	11	6.62	17.09	16			
Time deposits of \$250K or more	2.73	2.11	68	4.17	2.94	72	3.98	2.89	74	3.63	3.54	62			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	0.14	1.47	28	0.07	1.94	21	0.06	1.97	17	0.07	1.20	31			
Secured federal funds purchased	0.07	0	96	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	0.14	0.54	45	0.07	0.48	38	0.06	0.54	33	0.07	1.21	33			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	17	3.58	3.01	61	2.95	3.67	47	0.84	4.47	27			
Earning assets that reprice within 1 year	45.91	39.38	66	38.69	39.29	45	40.60	40.29	47	50.34	33.41	85			
Interest-bearing liabilities that reprice within 1 year	8.25	8.20	65	10.50	10.19	66	10.73	10.01	64	9.35	16.67	38			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38			
Net assets that reprice within 1 year	37.66	29.11	68	28.19	26.63	53	29.88	27.38	49	41	15.65	91			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18	6.28	13.97	23			
Net short-term noncore funding dependence	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33	3.75	9.65	24			
Short-term investment / Short-term noncore funding	150.31	184.19	53	30.82	77.77	40	54.95	66.46	56	28.95	46.67	51			
Liquid assets - short-term noncore funding / Nonliquid assets	9.85	28.18	23	5.08	16.97	30	7.06	16.04	38	2.86	3.68	49			
Net loans and leases / Total deposits	92.67	79.43	83	97.48	90.31	73	93.26	90.08	55	96.99	92.86	60			
Net loans and leases / Core deposits	95.91	88.34	72	103.17	103.93	57	99.69	105	45	104.27	105.03	48			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.17	4.31	43	1.09	1.36	48	-1.16	-1.98	71	-0.27	-0.62	62			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	13.07	15			
Available-for-sale securities	100	87.23	96	100	85.40	95	100	81.88	96	100	86.93	84			
U.S. Treasury securities	0.53	4.72	48	0.04	6.15	29	0	6.99	14	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	0.55	4.01	34	0.85	3.49	44	1.03	4.02	45	2.02	10.16	36			
Municipal securities	22.72	9.83	78	17.29	7.75	80	16.25	9.16	74	34.92	17.86	83			
Mortgage-backed securities	73.43	66.64	58	79.98	67.43	65	81.16	65.45	72	60.58	55.76	53			
Asset-backed securities	0.67	1.91	63	0.77	1.66	66	0.85	2.05	66	1.40	1.31	79			
Other debt securities	2.11	3.01	57	1.06	2.94	52	0.70	2.79	51	1.09	3.25	53			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.58	15			
Debt securities 1 year or less	2.32	10.55	18	3	11.86	21	5.38	11.91	36	5.04	11.90	40			
Debt securities 1 to 5 years	9.64	17.03	41	8.48	17.94	40	8.48	19.18	37	17.73	23.53	43			
Debt securities over 5 years	88.04	69.86	74	88.52	66.02	77	86.15	64.73	78	77.22	60.73	71			
Pledged securities	45.75	35.67	64	34.45	30.57	57	50.98	33.30	73	36.30	46.78	39			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	85.85	183.32	37	-40.03	26.69	5	243.43	6.77	99	-27.26	6.96	23			
Investment securities	4.09	23.62	23	3.18	11.75	38	86.27	9.42	95	-34.84	4.99	2			
Core deposits	20.74	26.88	32	1.85	11.23	16	28.60	7.29	92	19.45	13.94	72			
Noncore funding	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94	-35.52	-3.35	18			

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,749,988	2,235,042	2,068,749	1,619,022	
Commit: Secured commercial real estate loans	1,070,498	875,926	603,753	678,229	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	90,597	94,824	104,664	68,946	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	29,558	2,960	3,459	0	
Credit derivatives - notional amount (holding company as beneficiary)	15,000	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	44,558	2,960	3,459	0	
Derivative Contracts					
Interest rate futures and forward contracts	716,000	414,000	281,343	199,000	
Written options contracts (interest rate)	691,666	325,002	245,689	231,039	
Purchased options contracts (interest rate)	39,131	39,842	0	0	
Interest rate swaps	666,770	382,235	397,873	425,443	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.42	22.01	45	16.68	23.52	30	15.99	24.05	28	16.47	17.28	45			
Standby letters of credit	0.61	0.71	59	0.71	0.84	55	0.81	0.92	57	0.70	0.40	81			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0.20	0.35	65	0.02	0.42	57	0.03	0.52	58	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0.10	0.30	66	0	0.52	27	0	0.75	29	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.30	0.30	80	0.02	0.45	72	0.03	0.69	73	0	0	48			
Derivative contracts	14.16	48.62	36	8.66	68.47	25	7.15	65.81	29	8.70	6.82	65			
Interest rate contracts	14.16	34.36	39	8.66	47.31	26	7.15	43.84	31	8.70	6.72	65			
Interest rate futures and forward contracts	4.80	6.21	79	3.09	10.67	76	2.18	11.40	73	2.02	0.28	93			
Written options contracts (interest rate)	4.63	2.18	86	2.43	2.47	77	1.90	2.16	73	2.35	0.28	94			
Purchased options contracts (interest rate)	0.26	1.46	58	0.30	2.65	57	0	2.32	23	0	0.08	41			
Interest rate swaps	4.47	20.83	23	2.85	28.86	16	3.08	26.74	18	4.33	5.41	55			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	25.11	42.82	32	23.46	45.53	24	24.49	44.93	25	23.05	25.74	36			

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	2,113,567	1,161,079	924,905	855,482	
Interest rate contracts	2,113,567	1,161,079	924,905	855,482	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	716,000	414,000	281,343	199,000	
Written options	691,666	325,002	245,689	231,039	
Exchange-traded	0	0	0	0	
Over-the-counter	691,666	325,002	245,689	231,039	
Purchased options	39,131	39,842	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	39,131	39,842	0	0	
Swaps	666,770	382,235	397,873	425,443	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	2,113,567	1,161,079	924,905	855,482	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	1,511,017	841,997	682,675	624,443	
Over 1 year to 5 years	802,310	424,128	296,837	240,886	
Over 5 years	337,102	346,613	283,955	250,552	
Over 5 years	371,605	71,256	101,883	133,005	
Gross negative fair value (absolute value)					
	21,107	10,000	8,388	6,039	
Gross positive fair value					
Held for trading	33,574	8,498	6,519	5,977	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	33,574	8,498	6,519	5,977	
Credit losses on derivative contracts	9,728	1,848	2,046	1,006	
	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards															
Written options	33.88	14.05	78	35.66	13.49	82	30.42	12.78	82	23.26	12.76	73			
Exchange-traded	32.73	8.18	90	27.99	5.91	93	26.56	6.60	90	27.01	9.73	80			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Purchased options	32.73	7.73	90	27.99	5.10	93	26.56	5.49	92	27.01	9.46	81			
Exchange-traded	1.85	3.42	57	3.43	4.42	62	0	4.19	18	0	1.44	38			
Over-the-counter	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Swaps	1.85	2.86	60	3.43	3.35	64	0	3.20	20	0	1.27	39			
Held for trading	31.55	68.76	16	32.92	69.75	14	43.02	70.34	16	49.73	66.04	31			
Interest rate contracts															
Foreign exchange contracts	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35			
Equity, commodity, and other contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36			
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Non-traded															
Interest rate contracts	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64			
Foreign exchange contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	71.49	91.48	16	72.52	93.86	13	73.81	94.47	13	72.99	87.47	21			
Over 1 year to 5 years	37.96	32.05	67	36.53	32.17	62	32.09	32.51	63	28.16	15.62	74			
Over 5 years	15.95	27.06	33	29.85	30.45	52	30.70	31.16	49	29.29	21.68	61			
Gross negative fair value (absolute value)	17.58	29.56	39	6.14	28.09	20	11.02	28.71	31	15.55	37.90	31			
Gross positive fair value	1	1.55	44	0.86	0.83	54	0.91	0.72	66	0.71	0.50	63			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.59	2.23	35	0.73	1.19	30	0.70	0.85	41	0.70	0.92	38			
Gross positive fair value (X)	0.02	0.07	37	0.01	0.06	36	0.01	0.06	39	0.01	0	69			
Held for trading (X)	0.03	0.09	31	0.01	0.07	26	0.01	0.06	29	0.01	0.01	59			
Non-traded (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37			
Current credit exposure (X)	0.03	0.02	76	0.01	0.01	66	0.01	0.01	70	0.01	0	72			
Credit losses on derivative contracts	0.01	0.06	26	0	0.05	17	0	0.04	22	0	0	46			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.85	26	0.02	0.73	16	0.02	0.53	21	0.01	0.05	45			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	52,162	49,026	46,211	42,737	
Gross losses	16,105	13,478	6,428	7,008	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	12,252	9,564	2,433	2,932	
Net losses	3,853	3,914	3,995	4,076	
Provision for loan and lease losses	85,350	7,050	6,810	7,550	
Adjustments	42,485	0	0	0	
Ending balance	176,144	52,162	49,026	46,211	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.59	0.51	62	0.05	0.15	24	0.06	0.14	26	0.08	0.11	42			
Provision for loan and lease losses / Average loans and leases	0.78	0.82	51	0.07	0.24	24	0.08	0.24	23	0.11	0.16	38			
Provision for loan and lease losses / Net loan and lease losses	2,215.16	487.86	94	180.12	130.58	81	170.46	134.68	77	185.23	110.75	70			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20	0.61	0.95	18			
Allowance for loan and lease losses / Total loans and leases	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20	0.60	0.94	17			
Allowance for loan and lease losses / Net loans and leases losses (X)	45.72	11.58	91	13.33	8.03	80	12.27	7.54	81	11.34	16.23	51			
Allowance for loan and lease losses / Nonaccrual assets	342.56	299.17	67	182.72	218.72	60	305.38	214.03	79	314.92	270.69	69			
ALLL / 90+ days past due + nonaccrual loans and leases	317.55	244.34	71	143.61	151.73	58	188.77	160.51	71	197.31	232.03	56			
Gross loan and lease losses / Average loans and leases	0.15	0.34	32	0.14	0.28	34	0.08	0.30	18	0.10	0.16	42			
Recoveries / Average loans and leases	0.11	0.07	75	0.10	0.08	69	0.03	0.09	17	0.04	0.06	49			
Net losses / Average loans and leases	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22	0.06	0.10	46			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	48			
Recoveries / Prior year-end losses	90.90	33.98	93	148.79	36.22	92	34.72	41.30	52	30.96	50.41	46			
Earnings coverage of net loan and lease losses (X)	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87	41.07	0.97	74			

Net Loan and Lease Losses By Type

Real estate loans	0.01	0.04	39	0.02	0.01	66	0.02	0.02	60	0.02	0.02	58			
Real estate loans secured by 1-4 family	0.03	0.01	74	0.04	0.01	77	0.04	0.01	70	0.05	0.03	70			
Revolving	-0.02	0.01	34	0.02	0.02	61	0.14	0.03	82	0.04	0.03	67			
Closed-end	0.04	0	82	0.04	0	87	0.01	0.01	60	0.05	0.02	72			
Commercial real estate loans	0.01	0.07	30	0.01	0.01	64	0.01	0.01	60	0	0.01	39			
Construction and land development	0.02	0	76	-0.03	-0.01	26	0.02	-0.03	84	-0.06	-0.04	22			
1-4 family	0.06	0	95	0	0	22	0	-0.01	90	-0.01	0	12			
Other	-0.04	0	12	-0.02	-0.01	24	0.01	-0.02	85	-0.05	-0.04	20			
Multifamily	0	0	27	0	0	28	0	0	35	0	0	21			
Nonfarm nonresidential	0	0.11	21	0.02	0.02	66	0.01	0.02	55	0.02	0.02	64			
Owner-occupied	0.03	0.02	76	0.01	0.01	78	0	0.01	57	0.01	0.01	71			
Other	-0.03	0.08	1	0.01	0.01	66	0	0.01	59	0.01	0.01	68			
Real estate loans secured by farmland	0.02	0.02	76	0	0.01	48	0	0	50	-0.01	0	9			
Commercial and industrial loans	0.09	0.47	20	0.09	0.37	19	0.14	0.31	36	0.25	0.18	71			
Loans to individuals	0.10	1.13	7	0.24	1.17	14	0.13	1.16	10	0.36	0.78	32			
Credit card loans		2.92			3.11			2.92			1.60				
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0.14	0.06	85			
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.15	0.15	65	0.26	0.15	76	0.27	0.14	77	0.07	0.27	56			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	26,286	37,668	36,597	27,738	
90+ days past due loans and leases	4,050	7,775	9,917	8,746	
Nonaccrual loans and leases	51,420	28,547	16,054	14,674	
Total past due and nonaccrual loans and leases	81,756	73,990	62,568	51,158	
Restructured					
Restructured 30-89 days past due	0	0	0	0	
Restructured 90+ days past due	250	270	453	779	
Restructured nonaccrual	18,576	4,726	4,997	3,196	
Total restructured loans and leases	18,826	4,996	5,450	3,975	
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	20,448	11,954	12,820	14,553	
Other real estate owned	5,972	8,010	11,040	15,934	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48	0.36	0.32	64			
90+ days past due loans and leases	0.04	0.12	48	0.08	0.15	54	0.10	0.17	57	0.11	0.04	85			
Nonaccrual loans and leases	0.45	0.66	37	0.29	0.51	26	0.17	0.54	11	0.19	0.46	16			
90+ days past due and nonaccrual loans and leases	0.49	0.85	32	0.36	0.71	23	0.27	0.75	11	0.30	0.55	24			
Restructured															
30-89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0	0.01	25			
90+ days past due restructured	0	0.01	72	0	0.01	73	0	0.01	72	0.01	0	93			
Nonaccrual restructured	0.16	0.13	66	0.05	0.14	31	0.05	0.16	24	0.04	0.10	30			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	48			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	48			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	48			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.23	0.40	34	0.38	0.43	52	0.39	0.44	48	0.36	0.32	64			
90+ days past due assets	0.04	0.12	48	0.08	0.15	53	0.10	0.18	57	0.11	0.04	85			
Nonaccrual assets	0.45	0.67	37	0.29	0.53	26	0.17	0.57	10	0.19	0.47	16			
30+ days past due and nonaccrual assets	0.72	1.29	30	0.74	1.19	33	0.66	1.26	16	0.66	0.89	38			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.37	0.52	37	0.27	0.44	28	0.20	0.48	15	0.24	0.40	27			
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.55	39	0.33	0.48	37	0.29	0.52	23	0.40	0.48	52			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.52	0.60	44	0.36	0.53	31	0.31	0.60	23	0.47	0.63	41			
Allowance for loan and lease losses	44.33	66.66	33	93.52	115.41	44	82.34	118.28	37	99.41	100.14	62			
Equity capital + allowance for loan and lease losses	3.38	4.97	31	2.24	4.28	26	1.93	4.79	15	2.94	5.57	25			
Tier 1 capital + allowance for loan and lease losses	5.27	6.05	47	3.71	5.65	31	3.26	6.16	26	4.48	6.11	41			
Loans and leases + other real estate owned	0.69	0.97	32	0.49	0.85	23	0.42	0.96	16	0.59	0.86	36			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.25	0.39	39	0.37	0.38	60	0.37	0.42	51	0.36	0.29	68			
90+ days past due	0.04	0.16	57	0.07	0.16	59	0.12	0.22	63	0.12	0.05	84			
Nonaccrual	0.41	0.76	27	0.26	0.46	30	0.17	0.57	17	0.18	0.43	20			
Commercial and industrial															
30–89 days past due	0.08	0.23	21	0.19	0.31	41	0.41	0.30	75	0.40	0.27	75			
90+ days past due	0.01	0.03	57	0.11	0.05	79	0.03	0.05	63	0.06	0.01	88			
Nonaccrual	0.65	0.75	48	0.52	0.83	37	0.17	0.76	15	0.25	0.60	36			
Individuals															
30–89 days past due	1.39	0.83	82	1.56	0.83	84	0.52	0.84	31	0.52	0.69	51			
90+ days past due	0.11	0.14	60	0.12	0.17	61	0.11	0.16	61	0.07	0.03	79			
Nonaccrual	0.21	0.28	55	0.09	0.17	47	0.13	0.23	48	0.18	0.21	64			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	45			
Nonaccrual	0	0.49	24	0	0.67	22	0	0.75	23	0	0.31	31			
Foreign governments															
30–89 days past due		0			0.07			0.01							
90+ days past due		0			0			0							
Nonaccrual		0.09			0.03			0.06							
Other loans and leases															
30–89 days past due	0.05	0.18	49	0	0.20	14	0.80	0.17	91	0.04	0.12	67			
90+ days past due	0	0.01	33	0	0.01	30	0.12	0.01	95	0	0	44			
Nonaccrual	0.05	0.15	53	0.22	0.13	76	0	0.14	17	0.13	0.06	81			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1-4 family	30-89 days past due	0.56	0.65	56	0.78	0.67	68	0.67	0.71	57	0.76	0.56	70			
	90+ days past due	0.08	0.33	60	0.16	0.31	70	0.20	0.46	65	0.18	0.06	84			
	Nonaccrual	0.59	0.89	38	0.46	0.73	38	0.25	0.86	18	0.22	0.65	21			
Revolving	30-89 days past due	0.28	0.48	36	0.39	0.45	44	0.50	0.50	50	0.50	0.29	72			
	90+ days past due	0.08	0.03	81	0.12	0.05	80	0.15	0.05	82	0.04	0.02	84			
	Nonaccrual	0.36	1.13	27	0.29	1	23	0.19	1.17	16	0.44	0.42	62			
Closed-end	30-89 days past due	0.61	0.65	58	0.87	0.70	70	0.72	0.75	59	0.84	0.63	70			
	90+ days past due	0.08	0.38	61	0.17	0.35	68	0.21	0.53	66	0.22	0.06	85			
	Nonaccrual	0.64	0.87	48	0.50	0.70	43	0.27	0.84	21	0.15	0.68	14			
Junior lien	30-89 days past due	0.02	0.02	64	0.03	0.02	70	0.03	0.03	65	0.02	0.03	60			
	90+ days past due	0	0	68	0.01	0	85	0.03	0	91	0	0	75			
	Nonaccrual	0.04	0.04	54	0.06	0.04	71	0.04	0.06	52	0.01	0.04	30			
Commercial real estate	30-89 days past due	0.09	0.26	36	0.14	0.18	49	0.20	0.17	62	0.13	0.15	54			
	90+ days past due	0.02	0.02	72	0.02	0.03	67	0.07	0.03	81	0.10	0.02	88			
	Nonaccrual	0.31	0.62	29	0.14	0.23	39	0.13	0.28	30	0.17	0.33	35			
Construction and development	30-89 days past due	0.04	0.28	35	0.15	0.28	53	0.33	0.21	72	0.20	0.18	72			
	90+ days past due	0.01	0.01	79	0.04	0.02	81	0.16	0.02	91	0.10	0.01	91			
	Nonaccrual	0.11	0.41	49	0.09	0.20	50	0.03	0.19	37	0.14	0.21	61			
1-4 family	30-89 days past due	0	0.03	28	0.10	0.06	76	0.14	0.06	77	0.05	0.05	74			
	90+ days past due	0	0	42	0	0	41	0.01	0	90	0	0	46			
	Nonaccrual	0.04	0.03	77	0	0.02	30	0	0.02	28	0	0.04	35			
Other	30-89 days past due	0.04	0.22	44	0.05	0.20	51	0.19	0.13	73	0.15	0.08	77			
	90+ days past due	0.01	0	87	0.04	0.01	86	0.15	0.02	92	0.10	0.01	93			
	Nonaccrual	0.07	0.35	48	0.09	0.17	57	0.03	0.15	44	0.14	0.12	70			
Multifamily	30-89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.04	35			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0	45			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.05	33			
Nonfarm non-residential	30-89 days past due	0.11	0.23	48	0.15	0.14	56	0.17	0.17	56	0.12	0.14	54			
	90+ days past due	0.02	0.02	75	0.02	0.03	64	0.05	0.03	80	0.10	0.02	86			
	Nonaccrual	0.39	0.80	35	0.17	0.28	37	0.17	0.30	35	0.19	0.40	35			
Owner Occupied	30-89 days past due	0.08	0.07	64	0.12	0.07	74	0.16	0.09	72	0.08	0.06	66			
	90+ days past due	0.02	0	86	0	0.01	63	0.02	0.01	78	0.07	0.01	91			
	Nonaccrual	0.14	0.27	30	0.12	0.16	49	0.09	0.17	35	0.12	0.16	51			
Other	30-89 days past due	0.03	0.14	42	0.03	0.07	40	0.01	0.07	34	0.03	0.06	57			
	90+ days past due	0	0.01	74	0.02	0.01	79	0.03	0.01	83	0.03	0.01	89			
	Nonaccrual	0.26	0.44	45	0.05	0.10	46	0.08	0.13	52	0.07	0.16	50			
Farmland	30-89 days past due	0	0.11	30	0.01	0.23	51	0.12	0.25	57	0.30	0.10	80			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0	45			
	Nonaccrual	0.26	1.13	47	0	0.84	19	0	1.23	19	0	0.44	28			
Credit card	30-89 days past due		0.95			1.19			1.22			0.83				
	90+ days past due		0.63			0.78			0.73			0.22				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,491,892	1,507,571	1,561,149	1,128,140	
Retained earnings	673,785	617,355	500,660	397,354	
Accumulated other comprehensive income (AOCI)	25,068	764	-17,896	-10,511	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	2,190,745	2,125,690	2,043,913	1,514,983	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	966,284	968,098	976,059	628,760	
Accumulated other comprehensive income-related adjustments	25,067	764	-17,897	-10,510	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,199,394	1,156,828	1,085,751	896,733	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,199,394	1,156,828	1,085,751	896,733	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	107,203	106,624	106,045	83,003	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	107,203	106,624	106,045	83,003	
Less: Additional tier 1 capital deductions	0	864	3,384	132	
Additional tier 1 capital	107,203	105,760	102,661	82,871	
Tier 1 Capital	1,306,597	1,262,588	1,188,412	979,604	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	212,106	113,617	143,452	113,286	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	134,991	56,744	54,643	50,036	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	0	
Tier 2 capital before deductions	347,097	170,361	198,095	163,322	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	347,097	170,361	198,095	163,322	
Exited advanced approach tier 2 capital					
Total capital	1,653,694	1,432,949	1,386,507	1,142,926	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,917,865	13,142,319	12,738,231	10,250,620	
Less: Deductions from common equity tier 1 capital	966,284	968,962	979,443	628,892	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	13,951,581	12,173,357	11,758,788	9,621,728	
Total risk-weighted assets	10,970,549	10,401,633	9,822,578	7,904,898	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	10.93	12.35	31	11.12	12.11	33	11.05	12.09	38	11.34	11.95	48			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50			
Tier 1 capital, column A	11.91	13.08	33	12.14	12.78	42	12.10	12.85	41	12.39	12.68	55			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50			
Total capital, column A	15.07	15.23	53	13.78	14.36	50	14.12	14.45	56	14.46	14.15	65			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50			
Tier 1 leverage	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65	10.18	10.04	57			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31							

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	9,924	9,747	9,422	9,177		1.82	10.56
Other insurance activities income	9,924	9,747	9,422	9,177		1.82	10.56
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	230,609	225,942	220,609	175,863		2.07	63.48

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87	1.92	0.44	86			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47			
Credit related premium income / Total premium income		38.23			34.91			44.54			60				
Other premium income / Total premium income		61.77			65.09			55.46			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	15.55	11.03	65	17.19	11.51	73	17.83	10.22	78	17.14	14.86	61			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			0				
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		-2.40			22.48			7.24			22.03				
Total selected assets		2.04			12.40			3.24			-100			9	
Deposits		3.46			10.36			5			-22.72				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,767,498	1,254,957	1,018,496	729,306		40.84	
1–4 family residential loans	1,767,498	1,254,957	1,018,496	729,306		40.84	
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	11.84	9.36	7.87	7.87	7.42		
1–4 family residential loans	11.84	9.36	7.87	7.87	7.42		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	32.26	32.76	31.20	31.20	29.79		
Home equity lines	3.91	5.09	5.80	5.80	6.65		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	1.54	2.59	3.01	3.01	1.32		
Commercial and industrial loans	19.04	11.84	12.07	12.07	11.34		
All other loans and leases	43.25	47.71	47.92	47.92	50.90		

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0		
1-4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans		37,250	3,422	20,654	10,635		988.54	
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Total 30-89 days past due securitized assets		37,250	3,422	20,654	10,635		988.54	
90+ Days Past Due Securitized Assets								
1-4 family residential loans		86,864	11,901	11,134	4,675		629.89	
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Total 90+ days past due securitized assets		86,864	11,901	11,134	4,675		629.89	
Total past due securitized assets		124,114	15,323	31,788	15,310		709.98	
Net Losses on Securitized Assets								
1-4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Total net losses on securitized assets		0	0	0	0			

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.11	0.27	2.03	1.46	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.11	0.27	2.03	1.46	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.91	0.95	1.09	0.64	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.91	0.95	1.09	0.64	
Total past due securitized assets percent of securitized assets	7.02	1.22	3.12	2.10	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.24	0.66	1.13	1.02	
Home equity lines	0.28	0.39	0.50	0.50	
Credit card receivables					
Commercial and industrial loans	0.08	0.19	0.41	0.40	
All other loans and leases	0.13	0.21	0.23	0.14	
Total managed loans past due 30–89 days	0.48	0.36	0.54	0.45	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.10	0.43	0.48	0.34	
Home equity lines	0.08	0.12	0.15	0.04	
Credit card receivables					
Commercial and industrial loans	0.01	0.11	0.03	0.06	
All other loans and leases	0.02	0.03	0.07	0.09	
Total managed loans past due 90+ days	0.69	0.17	0.20	0.16	
Total Past Due Managed Assets	1.18	0.54	0.74	0.61	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.03	0.01	0.04	
Home equity lines	-0.02	0.02	0.14	0.04	
Credit card receivables					
Commercial and industrial loans	0.09	0.09	0.14	0.25	
All other loans and leases	0.01	0.03	0.02	0.01	
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.03	0.04	0.05	

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	81,452	132,572	53,389	34,424		-38.56	231.59
Dividends	81,443	132,563	53,381	34,416		-38.56	231.65
Interest	9	9	8	8		0.00	28.57
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	93	175	136	94		-46.86	-1.06
Dividends	93	175	136	94		-46.86	-1.06
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	81,545	132,747	53,525	34,518		-38.57	230.70
Securities gains (losses)	0	0	0	0			
Other operating income	74	138	121	588		-46.38	-67.83
Total operating income	81,619	132,885	53,646	35,106		-38.58	227.95
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	7,488	7,540	6,428	5,894		-0.69	
Other expenses	7,691	8,510	7,440	6,755		-9.62	12.72
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	15,179	16,050	13,868	12,649		-5.43	122.47
Income (loss) before taxes	66,440	116,835	39,778	22,457		-43.13	267.78
Applicable income taxes (credit)	-3,889	-4,077	-3,523	-3,761			
Extraordinary items				0			
Income before undistributed income of subsidiaries	70,329	120,912	43,301	26,218		-41.83	241.64
Equity in undistributed income of subsidiaries	13,322	46,684	103,619	65,970		-71.46	-71.91
Bank subsidiaries	13,322	46,684	103,619	65,970		-71.46	-71.91
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	83,651	167,596	146,920	92,188		-50.09	22.99
Memoranda							
Bank net income	94,765	179,247	157,000	100,386		-47.13	31.65
Nonbank net income	93	175	136	94		-46.86	-1.06
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,307,128	93.54	2,302,505	97.71	2,238,555	97.16	1,623,208		0.20	108.97
Common and preferred stock	2,306,937	93.53	2,302,499	97.71	2,236,932	97.09	1,618,993		0.19	109.42
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	191	0.01	6	0	1,623	0.07	4,215		3083.33	-92.22
Investment in nonbank subsidiaries	3,594	0.15	3,603	0.15	3,597	0.16	2,882		-0.25	12.28
Common and preferred stock	3,591	0.15	3,591	0.15	3,591	0.16	2,878		0.00	12.64
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	3	0	12	0	6	0	4		-75.00	-76.92
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	640	0.03	0			
Securities	7,174	0.29	1,653	0.07	1,662	0.07	2,734		334.00	-26.13
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	128,320	5.20	25,627	1.09	40,844	1.77	78,196		400.72	1315.55
Cash and due from unrelated depository institution	844	0.03	3,840	0.16	3,737	0.16	3,643		-78.02	-58.67
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	19,331	0.78	19,258	0.82	14,977	0.65	7,958		0.38	162.69
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	2,466,391	100.00	2,356,486	100.00	2,304,012	100.00	1,718,621		4.66	117.22
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	212,218	8.60	113,955	4.84	147,239	6.39	114,074		86.23	
Other liabilities	10,856	0.44	6,627	0.28	3,224	0.14	3,683		63.81	261.87
Balance due to subsidiaries and related institutions	110,585	4.48	110,215	4.68	109,636	4.76	85,881		0.34	15.68
Total liabilities	333,659	13.53	230,797	9.79	260,099	11.29	203,638		44.57	238.41
Equity Capital	2,132,732	86.47	2,125,689	90.21	2,043,913	88.71	1,514,983		0.33	105.70
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	296,483	12.02	296,483	12.58	296,483	12.87	249,951		0.00	43.60
Common surplus	1,296,963	52.59	1,294,276	54.92	1,288,911	55.94	898,095		0.21	121.35
Retained earnings	615,772	24.97	617,355	26.20	500,660	21.73	395,412		-0.26	122.83
Accumulated other comprehensive income	25,068	1.02	764	0.03	-17,896	-0.78	-8,569		3181.15	
Other equity capital components	-101,554	-4.12	-83,189	-3.53	-24,245	-1.05	-19,906			
Total liabilities and equity capital	2,466,391	100.00	2,356,486	100.00	2,304,012	100.00	1,718,621		4.66	117.22
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	110,585	4.48	110,215	4.68	109,636	4.76	85,881		0.34	16.29
Notes payable to subsidiaries that issued TPS	106,994	4.34	106,624	4.52	106,045	4.60	83,003		0.35	16.42
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	805	0.03	519	0.02	862	0.04	498		55.11	61.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	3.96	7.29	18	7.95	9.68	24	8.64	10.40	28	6.68	8.67	22			
Bank net income / Average equity investment in banks	4.16	7.45	16	7.83	10.51	18	8.39	11.19	21	6.95	9.11	22			
Nonbank net income / Average equity investment in nonbanks	2.59	9.75	36	4.87	7.89	50	4.30	7.10	44	3.20	9.81	47			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			8.81				
Bank net income / Parent net income	113.29	88.16	88	106.95	82.22	74	106.86	82.56	77	108.89	104.64	75			
Nonbank net income / Parent net income	0.11	3.59	36	0.10	5.93	31	0.09	3.78	38	0.10	1.13	53			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			90.33				
Leverage															
Total liabilities / Equity capital	15.64	20.06	58	10.86	20.43	48	12.73	20.88	53	13.44	11.14	62			
Total debt / Equity capital	9.95	14.41	53	5.36	14.31	43	7.20	14.69	52	7.53	4.62	67			
Total debt + notes payable to subs that issued TPS / Equity capital	14.97	16.67	61	10.38	16.36	53	12.39	17.10	55	13.01	9.36	65			
Total debt + Loans guaranteed for affiliate / Equity capital	9.95	14.68	52	5.36	14.56	42	7.20	15.14	51	7.53	4.64	67			
Total debt / Equity capital – excess over fair value	9.95	14.52	53	5.36	14.51	43	7.20	14.81	52	7.53	4.62	67			
Long-term debt / Equity capital	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52	7.53	4.39	67			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0.04	0.06	86	0.02	0.05	84	0.04	0.14	81	0.03	0	93			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	44.67	34.67	57	30.27	28.44	54	56.24	28.63	76	54.97	17.83	85			
Double Leverage															
Equity investment in subs / Equity capital	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81	107.06	105.17	56			
Total investment in subs / Equity capital	108.35	110.16	66	108.49	111.07	61	109.70	112.48	63	107.33	105.55	56			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.13	0.47	91	1.08	0.36	81	1.34	0.35	87	1.16	0.56	66			
Equity investment in subs – equity cap / Net income-div (X)	5.30	1.82	88	1.55	1.22	68	1.90	1.22	77	1.85	1.91	53			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	131.80	136.59	55	204.71	177.68	66	99.71	162.34	22	83.84	96.31	34			
Cash from ops + noncash items + op expense / Op expense + dividend	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20	78.10	100.80	27			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	253.53	134.08	87	84.66	116.34	16	35.44	103.19	10	32.37	101.42	10			
Pretax operating income + interest expense / Interest expense	987.29	2,016.32	50	1,649.54	1,968.54	60	718.82	2,898.75	36	481.01	1,955.22	55			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	628.14	1,539.23	37	973.79	1,632.83	43	437.04	1,369.37	25	318.05	1,082.59	38			
Dividends + interest from subsidiaries / Interest expense + dividends	141.52	150.43	54	227.15	210.80	65	106.96	188.90	20	85.63	107.07	31			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)	103.91	35.64	88	322.92	57.11	91	170.44	33.93	93	185.12	71.32	81			
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.07	3.85	71	1.82	2.64	51	2.41	2.61	52	5.26	1.68	83			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04		0	0.24	47		0				
Nonaccrual		1.03			0.54		0	6.54	38		0.46				
Total		1.13			0.58		0	6.78	36		0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

BHC Name _____

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	71.28	81.10	51	42.10	57.84	40	100.72	57.26	85	131.27	100.86	79			
Dividends declared / Net income	59.93	42.29	75	30.37	33.08	47	29.69	27.33	50	37.33	32.32	49			
Net income – dividends / Average equity.....	1.59	4.14	20	5.54	6.46	38	6.08	7.33	35	4.19	5.74	28			
Percent of Dividends Paid															
Dividends from bank subsidiaries	162.45	132.17	65	260.43	178.13	76	122.39	157.73	38	100	106.72	36			
Dividends from nonbank subsidiaries	0.19	3.41	59	0.34	7.53	51	0.31	7.13	59	0.27	2.37	67			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48			
Dividends from all subsidiaries	162.64	174.85	57	260.78	260.40	66	122.71	215.26	23	100.27	114.69	35			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	85.94	60.28	74	73.96	66.55	59	34	60.71	23	34.28	35.18	47			
Interest income from bank subsidiaries.....	0.01	0.36	50	0.01	0.54	41	0.01	0.52	40	0.01	0.14	59			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	45			
Operating income from bank subsidiaries	85.95	62.88	69	73.96	69.36	55	34.01	63.43	21	34.29	41.35	43			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	56.39	72	100	82.95	65	100	51.40	79	100	129.02	73			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.08	46			
Operating income from nonbank subsidiaries	100	79.84	64	100	150.41	51	100	99.33	59	100	153.75	68			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.78	69.76	84	99.76	67.32	87	99.51	65.18	80	98.03	67.33	63			
Interest income from bank subsidiaries.....	0.01	0.63	44	0.01	0.80	38	0.01	0.92	42	0.02	1.07	58			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45			
Operating income from bank subsidiaries	99.80	82.20	76	99.76	78.80	80	99.52	74.20	70	98.06	79.76	49			
Dividends from nonbank subsidiaries	0.11	1.95	57	0.13	2.65	51	0.25	2.57	60	0.27	1.78	69			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46			
Operating income from nonbank subsidiaries	0.11	4.70	44	0.13	7.29	36	0.25	7.64	45	0.27	3.09	63			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			886.47				
Loans and advances from subsidiaries / Total debt	52.11	27.08	76	96.72	28.33	84	74.46	26.53	83	75.29	74.60	62			